

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16–33633–RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Wilma J Spray  
71 Midwood Road  
Teaneck, NJ 07666

Social Security No.:  
xxx–xx–6784

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 8/6/18.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: August 7, 2018  
JAN: slm

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Wilma J Spray  
 Debtor

Case No. 16-33633-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 148

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Aug 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2018.

db  
 516733772 +Wilma J Spray, 71 Midwood Road, Teaneck, NJ 07666-5607  
 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 516567512 +Granite State Management & Resources, POB 3420, Concord, NH 03302-3420  
 516544562 +Nhhlc/gsm&r, Po Box 3420, Concord, NH 03302-3420  
 516781596 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602  
 516544563 Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051  
 516544564 +Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128  
 516544565 +Summit Collection Svcs, Po Box 306, Ho Ho Kus, NJ 07423-0306  
 516593419 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2018 00:02:14 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 08 2018 00:02:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Aug 08 2018 03:19:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 516762490 EDI: AIS.COM Aug 08 2018 03:18:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 516544560 +EDI: CAPITALONE.COM Aug 08 2018 03:19:00 Cap One, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3440  
 516544561 +EDI: CAPITALONE.COM Aug 08 2018 03:19:00 Capital 1 Bank, Attn: General Correspondence,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 516704408 EDI: PRA.COM Aug 08 2018 03:18:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 516694876 EDI: PRA.COM Aug 08 2018 03:18:00 Portfolio Recovery Associates, LLC,  
 c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541  
 516694879 EDI: PRA.COM Aug 08 2018 03:18:00 Portfolio Recovery Associates, LLC,  
 c/o Tjx Rewards Credit Card, POB 41067, Norfolk VA 23541  
 516654620 +EDI: RMSC.COM Aug 08 2018 03:19:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516544566 EDI: TFSR.COM Aug 08 2018 03:18:00 Toyota Motor Credit Co, Toyota Financial Services,  
 Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation  
 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Russell L. Low on behalf of Debtor Wilma J Spray rbear611@aol.com,  
 ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
 William M. E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com  
 William M.E. Powers on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC [ecf@powerskirn.com](mailto:ecf@powerskirn.com)  
TOTAL: 8